

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT L. JOHNSON, III  
REGINA W. JOHNSON  
Debtor(s)

Case No. 19-24929GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2019.
- 2) The plan was confirmed on 03/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/04/2020, 10/27/2022, 12/01/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/07/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,201.56.
- 10) Amount of unsecured claims discharged without full payment: \$69,279.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$140,330.00  
Less amount refunded to debtor \$819.48

**NET RECEIPTS: \$139,510.52**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,700.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,233.66  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,933.66**

Attorney fees paid and disclosed by debtor: \$300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Unsecured	NA	2,764.53	2,764.53	735.06	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	465.13	465.13	123.67	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	17,448.10	17,448.10	4,639.28	0.00
CITIBANK NA - OWNER TRUSTEE ET	Secured	20,785.00	20,764.63	0.00	15,406.38	0.00
CITIBANK NA - OWNER TRUSTEE ET	Secured	0.00	24.84	24.84	24.84	0.00
CLEARVIEW FCU**	Priority	0.00	NA	NA	11,984.00	0.00
DISCOVER BANK(*)	Unsecured	10,768.00	10,768.46	10,768.46	2,863.23	0.00
DISCOVER BANK(*)	Unsecured	4,768.00	4,768.96	4,768.96	1,268.02	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	195.98	195.98	52.11	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	431.45	431.45	114.72	0.00
INTERNAL REVENUE SERVICE*	Priority	5,235.00	4,855.94	4,855.94	4,855.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,845.00	1,925.32	1,925.32	511.92	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,891.00	6,217.49	6,217.49	1,653.17	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	3,194.00	3,194.87	3,194.87	849.48	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	1,463.00	1,562.61	1,562.61	415.48	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,600.00	1,751.12	1,751.12	465.61	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	16,117.00	3,793.36	3,793.36	1,008.62	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	7,106.43	7,106.43	1,889.53	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	5,882.73	5,882.73	1,564.16	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	18,500.00	15,862.50	14,532.94	14,532.94	1,012.95
NISSAN-INFINITI LT	Priority	0.00	12,766.72	12,766.72	12,766.72	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	11,574.00	11,574.46	11,574.46	3,077.53	0.00
PNC BANK NA	Unsecured	3,368.00	3,229.33	3,229.33	858.65	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	2,102.00	2,095.00	2,095.00	557.04	0.00
PREFERRED CREDIT INC(*)	Unsecured	2,830.00	163.84	163.84	43.56	0.00
PREFERRED CREDIT INC(*)	Secured	0.00	2,536.16	2,536.16	2,536.16	0.00
QUANTUM3 GROUP LLC - AGENT CR	Unsecured	8,599.00	9,033.45	9,033.45	2,401.90	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	41,675.00	39,510.65	0.00	40,348.84	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	15.35	15.35	15.35	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$55,755.22	\$0.00
Mortgage Arrearage	\$40.19	\$40.19	\$0.00
Debt Secured by Vehicle	\$14,532.94	\$14,532.94	\$1,012.95
All Other Secured	\$2,536.16	\$2,536.16	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,109.29</b>	<b>\$72,864.51</b>	<b>\$1,012.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,622.66	\$29,606.66	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,622.66</b>	<b>\$29,606.66</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$94,372.62</b>	<b>\$25,092.74</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,933.66</u>
Disbursements to Creditors	<u>\$128,576.86</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$139,510.52</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.